

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melissa Marie Coomer  
Debtor

Case No. 17-02756-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 39

Date Rcvd: Oct 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2017.

db  
+Melissa Marie Coomer, 41 Laurie Lane, Lititz, PA 17543-8107  
4941146 ANGEL E MCCURDY, 2941 HORSESHOE PIKE, CAMPBELLTOWN, PA 17010  
4941148 +BANK OF AMERICA, 4909 SAVARESE CIR, TAMPA, FL 33634-2413  
4941150 +BOSCOVS, CREDITORS BANKRUPTCY SERVICES, PO BOX 740933, DALLAS, TX 75374-0933  
4941151 +BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVENUE STE 502, PO BOX 8875,  
CAMP HILL, PA 17001-8875  
4941155 CITI CARDS, ATTN BANKRUPTCY, PO BOX 9001037, LOISVILLE, KY 40290-1037  
4941156 #CITIBANK CORPORATE CARD, PO BOX 183173, COLUMBUS, OH 43218-3173  
4941157 +FERRY & NICHOLAS INC, HUNTINGTON PLACE OFFICE BUILDING, ONE BRADDOCK ROAD SECOND FLOOR,  
MOUNT PLEASANT, PA 15666-1458  
4941158 FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388  
4941160 +GOOD SAMARITAN PHYSICIAN SERVICES, PO BOX 4625, LANCASTER, PA 17604-4625  
4941161 +HEART OF LANCASTER, REGIONAL MEDICAL CENTER, 1500 HIGHLANDS DRIVE, LITITZ, PA 17543-7694  
4941163 +LANCASTER GENERAL HEALTH, PO BOX 824809, PHILADELPHIA, PA 19182-4809  
4941164 LEBANON ANESTHESIA ASSOCIATES, PO BOX 638446, CINCINNATI, OH 45263-8446  
4941165 +LEBANON PATHOLOGY ASSOCIATES, 2 MERIDIAN BLVD 2ND FLOOR, WYOMISSING, PA 19610-3202  
4941167 +MEDEXPRESS BILLING, PO BOX 719, DELLSLOW, WV 26531-0719  
4941168 +MRS BPO LLC, 1930 OLNEY AVENUE, CHERRY HILL, NJ 08003-2016  
4941180 WELLSPAN GOOD SAMARITAN HOSPITAL, PO BOX 4217, LANCASTER, PA 17604-4217  
4941181 +WOMENS HEALTH CTR OF LEBANON LTD, 300 WILLOW STREET, LEBANON, PA 17046-4897

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
+EDI: GMACFS.COM Oct 16 2017 18:53:00 Ally Bank, serviced by Ally Servicing LLC,  
PO Box 130424, Roseville, MN 55113-0004  
4941145 +EDI: GMACFS.COM Oct 16 2017 18:53:00 ALLY FINANCIAL, 200 RENAISSANCE CTR,  
DETROIT, MI 48243-1300  
4941147 +EDI: BANKAMER.COM Oct 16 2017 18:58:00 BANK OF AMERICA, ATTN BANKRUPTCY, PO BOX 26012,  
GREENSBORO, NC 27420-6012  
4941149 +EDI: TSYS2.COM Oct 16 2017 18:58:00 BARCLAYS BANK OF DELAWARE, 100 S WEST ST,  
WILMINGTON, DE 19801-5015  
4941152 +EDI: CAPITALONE.COM Oct 16 2017 18:58:00 CAPITAL ONE BANK (USA) NA, ATTN BANKRUPTCY,  
PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
4941153 +E-mail/Text: nailda@centralcreditaudit.com Oct 16 2017 19:07:16 CENTRAL CREDIT AUDIT,  
100 N 3RD STREET, SUNBURY, PA 17801-2367  
4941154 +EDI: CHASE.COM Oct 16 2017 18:58:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
4941159 E-mail/Text: data\_processing@fin-rec.com Oct 16 2017 19:06:45  
FINANCIAL RECOVERY SERVICES INC, PO BOX 385908, MINNEAPOLIS, MN 55438-5908  
4941162 +EDI: CBSKOHL.S.COM Oct 16 2017 18:58:00 KOHLS CAPITAL ONE, KOHLS CREDIT, PO BOX 3043,  
MILWAUKEE, WI 53201-3043  
4941166 +E-mail/Text: bknotices@mbandw.com Oct 16 2017 19:07:02 MCCARTHY BURGESS & WOLFF INC,  
26000 CANNON ROAD, CLEVELAND, OH 44146-1807  
4941169 +E-mail/Text: bknotice@prgmail.com Oct 16 2017 19:06:55 PARAGON REVENUE GROUP,  
216 LE PHILLIP CT NE, CONCORD, NC 28025-2954  
4941170 EDI: PRA.COM Oct 16 2017 18:53:00 PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD STE 1,  
NORFOLK, VA 23502  
4941171 +E-mail/Text: bkdepartment@rtresolutions.com Oct 16 2017 19:07:00 REAL TIME RESOLUTIONS,  
ATTN BANKRUPTCY, PO BOX 36655, DALLAS, TX 75235-1655  
4941172 E-mail/Text: Supportservices@receivablesperformance.com Oct 16 2017 19:07:10  
RECEIVABLES PERFORMANCE MGMT LLC, 20816 44TH AVE W, PO BOX 1548, LYNNWOOD, WA 98046-1548  
4941173 +EDI: WTRRN BANK.COM Oct 16 2017 18:58:00 TARGET, C/O FINANCIAL & RETAIL SERVICES,  
PO BOX 9475, MINNEAPOLIS, MN 55440-9475  
4941175 +E-mail/Text: bankruptcydepartment@tsico.com Oct 16 2017 19:07:09 TRANSWORLD SYSTEMS INC,  
PO BOX 15273, WILMINGTON, DE 19850-5273  
4941174 +E-mail/Text: bankruptcydepartment@tsico.com Oct 16 2017 19:07:09 TRANSWORLD SYSTEMS INC,  
PO BOX 15618, WILMINGTON, DE 19850-5618  
4941176 +EDI: VERIZONEAST.COM Oct 16 2017 18:58:00 VERIZON, 500 TECHNOLOGY DR STE 500,  
WELDON SPRINGS, MO 63304-2225  
4941177 +EDI: WFFC.COM Oct 16 2017 18:58:00 WELLS FARGO, PO BOX 94435,  
ALBUQUERQUE, NM 87199-4435  
4941178 +EDI: WFFC.COM Oct 16 2017 18:58:00 WELLS FARGO BANK, PO BOX 10438,  
DES MOINES, IA 50306-0438  
4941179 +EDI: WFFC.COM Oct 16 2017 18:58:00 WELLS FARGO CREDIT CARD SERVICES, PO BOX 10335,  
DES MOINES, IA 50306-0335

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Leonard Zagurskie, Jr on behalf of Debtor 1 Melissa Marie Coomer lzaglaw.usa@startmail.com,  
lzaglaw.usa@startmail.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Melissa Marie Coomer**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5645**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

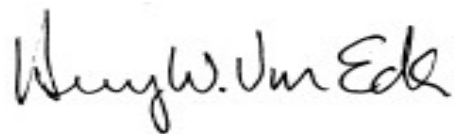
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-02756-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Melissa Marie Coomer

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

October 16, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**